

ask



SHIP

Q: I didn't sign up for Medicare Part B during my Initial Enrollment Period when I turned 65. Do I have another chance to enroll now?

A: Depending on why you didn't enroll during your Initial Enrollment Period, you may have a few options to enroll in Part B now or in the future.

Many Medicare beneficiaries enroll in Part A and/or Part B during their **Initial Enrollment Period**. This is the seven-month period that begins three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65.

Some people don't enroll during their Initial Enrollment Period. If you don't sign up for Part A and/or Part B during Initial Enrollment Period, you may have to pay a higher premium for late enrollment.

If you don't sign up for Part A and/or Part B during your Initial Enrollment Period because you are actively working and you're covered under a group health plan from your current employment, you will qualify for a **Special Enrollment Period (SEP)**.

In this case, you can sign up for Part A and/or Part B with the following guidelines:

Anytime that you or your spouse (or family member if you're disabled) are actively working, and you're covered by a group health plan through the employer or union based on that work.

Or

During the 8-month period that begins the month after the employment ends or the group health plan coverage ends, whichever happens first.

If you don't sign up for Part A and/or Part B during your Initial Enrollment Period, you will also have the option to sign up January 1 - March 31 each year. This is called the General Enrollment Period. Your Part B coverage won't start until July.

So, if you didn't sign up during your Initial Enrollment Period and weren't eligible for a Special Enrollment Period, what penalty can you expect to pay with your premiums?

	Delayed Enrollment in Part A	Delayed Enrollment in Part B
Possible Penalty	10% of the Part A premium	You may pay an extra 10% of the Part B premium for each 12-month period you delay enrollment
For how long?	You will have to pay the premium penalty for twice the number of years you could have had Part A, but didn't sign up.	In most cases, you will have to pay that penalty every month for as long as you have Part B.

If you or someone you know needs help understanding their Medicare benefits, Enrollment Periods or other Medicare related issue, call SHIP or visit us online at www.medicare.in.gov.